

State of Washington
Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio
Line of Business: Other Commercial Auto Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Economy Ins Co	19690	IN	\$11.606	5.21%	\$11.375	\$10.163	89.34%
2	American States Ins Co	19704	IN	\$10.365	4.65%	\$10.450	\$6.398	61.23%
3	Great West Cas Co	11371	NE	\$10.118	4.54%	\$10.134	\$7.636	75.35%
4	Mutual Of Enumclaw Ins Co	14761	WA	\$9.404	4.22%	\$9.045	\$5.805	64.18%
5	Safeco Ins Co Of Amer	24740	WA	\$8.214	3.68%	\$7.769	\$6.065	78.07%
6	Unigard Ins Co	25747	WA	\$6.501	2.92%	\$7.351	\$4.748	64.59%
7	North Pacific Ins Co	23892	OR	\$6.273	2.81%	\$6.258	\$5.217	83.37%
8	Transportation Ins Co	20494	IL	\$6.133	2.75%	\$4.797	\$1.783	37.17%
9	State Farm Mut Auto Ins Co	25178	IL	\$5.639	2.53%	\$5.853	\$1.219	20.83%
10	First Natl Ins Co Of Amer	24724	WA	\$4.424	1.98%	\$4.439	\$3.038	68.43%
11	Travelers Ind Co Of IL	25674	IL	\$4.378	1.96%	\$4.376	\$3.157	72.15%
12	Truck Ins Exch	21709	CA	\$4.253	1.91%	\$4.114	\$4.540	110.36%
13	Fidelity & Guaranty Ins Co	35386	IA	\$4.107	1.84%	\$3.918	\$3.267	83.39%
14	Transcontinental Ins Co	20486	NY	\$3.521	1.58%	\$3.311	\$2.884	87.08%
15	Northland Ins Co	24015	MN	\$3.495	1.57%	\$3.524	\$2.164	61.42%
16	Grande Ins Assn	22101	WA	\$3.296	1.48%	\$1.632	\$1.328	81.37%
17	Progressive Northern Ins Co	38628	WI	\$3.240	1.45%	\$2.860	\$1.299	45.41%
18	Farmers Ins Exch	21652	CA	\$3.056	1.37%	\$3.121	\$1.656	53.07%
19	St Paul Fire & Marine Ins Co	24767	MN	\$2.570	1.15%	\$3.336	\$2.615	78.38%
20	Reliance Ins Co	24457	PA	\$2.561	1.15%	\$3.477	\$1.691	49.35%
21	United Pacific Ins Co	24473	PA	\$2.525	1.13%	\$2.329	\$1.414	60.70%
22	Wausau Business Ins Co	26069	WI	\$2.387	1.07%	\$1.718	\$816	47.53%
23	Travelers Ind Co	25658	CT	\$2.265	1.02%	\$1.806	\$254	14.06%
24	Universal Underwriters Ins Co	41181	KS	\$2.216	0.99%	\$2.216	\$1.659	74.89%
25	Mid-Century Ins Co	21687	CA	\$2.169	0.97%	\$1.864	\$1.168	62.69%
26	Canal Ins Co	10464	SC	\$2.109	0.95%	\$1.954	\$739	37.82%
27	Allstate Ind Co	19240	IL	\$2.077	0.93%	\$2.037	\$1.108	54.40%
28	National Cas Co	11991	WI	\$2.048	0.92%	\$1.641	\$1.359	82.78%
29	Valiant Ins Co	26611	IA	\$2.002	0.90%	\$2.498	\$2.215	88.66%
30	New Hampshire Ins Co	23841	PA	\$1.961	0.88%	\$2.053	\$990	48.24%
31	Reliance Natl Ind Co	24430	WI	\$1.848	0.83%	\$1.621	\$1.015	62.63%
32	Continental Cas Co	20443	IL	\$1.829	0.82%	\$1.647	(\$888)	(53.88)%
33	Allstate Ins Co	19232	IL	\$1.801	0.81%	\$1.835	\$298	16.26%
34	St Paul Guardian Ins Co	24775	MN	\$1.795	0.81%	\$1.399	\$542	38.76%
35	Employers Fire Ins Co	20648	MA	\$1.776	0.80%	\$976	\$599	61.39%
36	Hartford Fire Ins Co	19682	CT	\$1.739	0.78%	\$1.533	\$1.085	70.79%
37	Guaranty Natl Ins Co	11401	CO	\$1.735	0.78%	\$1.837	\$2.480	135.00%
38	Cascade Natl Ins Co	10175	WA	\$1.695	0.76%	\$2.946	\$2.578	87.53%
39	United States Fire Ins Co	21113	NY	\$1.686	0.76%	\$2.096	\$2.073	98.88%
40	Federated Service Ins Co	28304	MN	\$1.679	0.75%	\$1.718	\$935	54.41%
All 244 Other Companies				\$70.457	31.60%	\$71.418	\$35.403	49.57%
Totals (Loss Ratio is average)				\$222.954	100.00%	\$220.232	\$134.519	61.08%

(1)Excluding all Loss Adjustment Expenses (LAE)